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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108 Main Phone: 609-250-0700 dcarlon@kmllawgroup.com

Attorneys for Secured Creditor Bank of New York Mellon, et al.

In Re:

Willie Worrill,

Debtor.

Order Filed on December 26, 2017

Order Filed on December 26, 2017 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>16-14672-KCF</u>

Adv. No.:

Hearing Date: 10/25/2017 @ 9:00 a.m.

Judge: Kathryn C. Ferguson

# ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.** 

DATED: December 26, 2017

Honorable Kathryn C. Ferguson United States Bankruptcy Judge

### (Page 2)

Debtor: WillieWorrill Case No: 16-14672-KCF

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon, f/k/a The Bank of New York, as trustee for the certificateholders of the CWABS, Inc. Asset-Backed Certificates Series 2007-1, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 285 Lily Lane, Freehold NJ 0728, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and William Oliver, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 4, 2017, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due August 2017 through December 2017 for a total post-petition default of \$4,463.48 (3 @ \$1,539.15, 1 @ 1,366.14 less suspense balance of \$1,520.11); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$1,299.93 directly to Secured Creditor no later than December 31, 2017; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$3,163.55 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the Debtor shall amend the plan accordingly within 14 days; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2018, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan; and the motion is hereby resolved.

## Case 16-14672-KCF Doc 54 Filed 12/28/17 Entered 12/29/17 00:27:32 Desc Imaged

Certificate of Notice Page 3 of 3 ted States Bankruptcy District of New Jersey

In re: Willie Worrill Debtor Case No. 16-14672-KCF Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Dec 26, 2017

Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2017.

db +Willie Worrill, 285 Lily Lane, Freehold, NJ 07728-4037

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2017 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

on behalf of Trustee Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

rancesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust, Francesca Ann Arcure Series 2004-AR6, Mortgage Pass-Through Certificates, Series nj\_ecf\_notices@buckleymadole.com, NJ\_ECF\_Notices@McCalla.com

William H. Oliver, Jr. on behalf of Debtor Willie Worrill bkwoliver@aol.com, r59915@notify.bestcase.com

TOTAL: 5